



# Haryana Government Gazette

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## PART-I

### Notifications, Orders and Declarations by Haryana Government

DEPARTMENT OF HOUSING FOR ALL

#### Notification

The 20th September, 2024

**No. 02/12/2024-1HFA.**— The Governor of Haryana is pleased to notify a “Mukhya Mantri Shehri Awas Yojana”. The Policy, of which the details are given in Annexure-A below, is approved by the Council of Ministers in its meeting held on 12.07.2024 and 05.08.2024. The Policy has come into effect from the date of starting of online demand survey *i.e.* 13.09.2023.

#### ANNEXURE-A MUKHYA MANTRI SHEHRI AWAS YOJANA (MMSAY)

##### Abbreviations

<b>BLC</b>	Beneficiary Led Construction
<b>CBO</b>	Community-Based Organisation
<b>CMC</b>	Commissioner Municipal Corporation
<b>DHFA</b>	Department of Housing For All
<b>DMC</b>	District Municipal Commissioner
<b>EMI</b>	Equated Monthly Instalment
<b>EWS</b>	Economically Weaker Section
<b>HBH</b>	Housing Board Haryana
<b>HFC</b>	Housing Finance Company
<b>HSVP</b>	Haryana Shehri Vikas Pradhikaran
<b>MMSAY</b>	Mukhya Mantri Shehri Awas Yojna
<b>NGO</b>	Non-Governmental Organisation (not for profit)
<b>PMAY</b>	Pradhan Mantri Awasi Yojna
<b>PCA</b>	Public Construction agencies
<b>PMAY</b>	Prime Minister Awasi Yojana
<b>PMAY (U)</b>	Prime Minister Awasi Yojana Urban
<b>SLBC</b>	State Level Bankers' Committee
<b>SLSMC</b>	State Level Sanctioning and Monitoring Committee
<b>sq.ft.</b>	square feet
<b>sq. yd.</b>	square yard
<b>ULB</b>	Urban Local Body

### Definitions

In this policy, unless the context otherwise requires, the following terms shall have the meaning as defined herewith below:

1. **“Affordable Plot”** means a plot developed for beneficiaries by a Public Construction Agency or implementation agency.
2. **“Allotment”** means allotment of a particular Affordable plot to a beneficiary by following the process as defined in this policy.
3. **“Applicant”** means a person who has submitted his/her application for allotment of an affordable dwelling unit through an online demand survey conducted through the web portal.
4. **“Beneficiary”** or **“Beneficiary Family”** means a person to whom an affordable dwelling unit/plot has been allotted. Beneficiary shall comprise husband, wife and unmarried children. The beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of Haryana.
5. **“Carpet Area”** shall mean the area enclosed within the walls, the actual area to lay the carpet. This area does not include the thickness of the inner walls.
6. **“Cost of Construction”** shall mean all costs represented on a square foot basis that are associated with and incurred by the PCA towards designing, building, construction, installation, testing, and commissioning as per the approved project.
7. **“Dwelling Unit”** means a building or a part thereof which is used or is intended to be used by a person or family for habitation comprising of Kitchen, toilet and room constructed on affordable plot.
8. **“Government”** means Government of Haryana for the State Government and Government of India for the Central Government.
9. **“Government Subsidies”** shall mean including such grants and aid as provisioned by the government for the purpose of improving the affordability of housing for the public at large.
10. **“Grievance Redressal Committee”** means a committee as constituted by SLSMC and notified from time to time.
11. **“Household”** means a group of persons who normally live together and take their meals from a common kitchen unless the exigencies of work prevent any of them from doing so. Persons in a household may be related or unrelated or a mix of both.
12. **“Implementing Agency”** means the agency responsible for executing tasks outlined by DHFA in order to develop affordable plots.
13. **“Internal Development Charges”** means fees levied on new construction projects to fund the expansion and improvement of public infrastructure such as roads, water supply systems, and sewage treatment plants.
14. **“Municipal Area”** means Urban Local Body duly notified as such by the Govt. of Haryana under provisions of relevant acts.
15. **“Public Construction Agencies”** means the agencies responsible for constructing affordable plots as directed in this policy.
16. **“Pucca House”** means a house is one which has walls and a roof made of the following material. Wall material: Burnt bricks, stones (packed with lime or cement), cement concrete, timber, ekra etc.
17. **“Urban Local Body (ULB)”** means Urban Local Body duly notified as such by Govt. of Haryana under provisions of relevant acts.

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## 1. Policy Overview

### 1.1. Background

Housing has always been a fundamental human need since the beginning of time. The importance of housing becomes even more evident in the face of staggering urban population growth. According to recent statistics, over half of the world's population resides in urban areas, with this proportion expected to increase to two-third by 2050. In tandem, the demand for urban housing is escalating, and by 2030, it is estimated that nearly 1.6 billion people will require access to adequate housing in urban areas. This surge in population, particularly in cities, underscores the urgency of addressing housing needs to prevent issues such as homelessness and overcrowding. The provision of sustainable and affordable urban housing not only meets a basic human need but also plays a pivotal role in fostering economic development, social cohesion, and overall urban resilience in the face of rapid urbanisation.

Understanding the importance of housing in Haryana as well, the Hon'ble Chief Minister, as Finance Minister of Haryana, in his Budget Speech 2023-24, made the following announcement No. 89: -

**“Drawing inspiration from the vision of the Hon'ble Prime Minister, the Government is working towards ensuring that every family has a shelter. Riding on the benefits offered by the Prime Minister AwasYojana (PMAY), the Government has prepared a policy for providing affordable housing to needy families having annual family income up to ₹1.80 lakh as per ParivarPehchanPatra (PPP) data. The policy will provide for additional subsidy to the extent of ₹ 1.5 lakhs and make available land for housing where the family does not own land. I propose to provide 1lakh houses in 2023-24 through the initiative taken by the Government in addition to the benefits available under PMAY. Based on the results of the pilot, additional financial provision shall be made later in 2023-24.”**

It was directed that the Department of Housing for All (henceforth DHFA) shall formulate a comprehensive policy in such a manner that the EWS families, as verified under the ParivarPehchanPatra (PPP) scheme, will be given financial help for constructing houses on the Public or private land in municipal areas of the State. Department of Housing for All shall be the Nodal Department to implement this policy. Spearheaded by the visionary leadership and guidance of the Hon'ble Chief Minister, the Department of Housing For All has brought out a transformative initiative -Mukhya Mantri Shehri Awas Yojana (MMSAY) to fulfil the housing needs in urban areas of Haryana state.

In order to assess the housing needs, an online registration for flats/plots by the needy was conducted from 13.09.2023 to 19.10.2023 and from 05.01.2024 to 19.01.2024, especially for Ghumantu Jati, through the web portal created on the Department of Housing For All website. The applicants with only PPP ID were eligible to apply through the portal, wherein the data regarding the choice of property category (Plot/Flat) and financial capacity (down payment and EMI) was assessed.

### 1.2. Vision

To ensure that all the urban residents of Haryana have access to a habitable and affordable welling unit.

### 1.3. Mission

"Empowering Haryana through ' Mukhya Mantri Shehri Awas Yojana,'

MMSAY aims to provide affordable, quality urban housing, fostering sustainable development and vibrant communities. Through strategic planning and transparent governance, MMSAY aims to make homeownership a reality for every urban dweller, enhancing overall well-being and prosperity."

### 1.4. Objectives

The government of Haryana aims to achieve the following through this policy:

- (i) Housing needs to be fulfilled as per the needs identified by the comprehensive Housing Needs Assessment Survey.
- (ii) To provide one Marla (30 sq. yd.) plot (or as decided from time to time) to needy families to enable them to construct their pucca houses.
- (iii) The beneficiary may construct a duplex (double storey) flat of 350sq. ft./425sq. ft. carpet area (on a plot of 30 sq. yd.) (or as decided from time to time) as per standard design.
- (iv) To provide affordable housing to the needy EWS families on public or private land in municipal areas.
- (v) To render support to individual beneficiaries for beneficiary-led construction on plotted land.

- (vi) To provide financial assistance through a combination/convergence of schemes, subsidies, loans and interest subvention schemes upto 350 sq. ft. and for any further construction/expansion later upto 425 sq. ft. will be with the own expenses of the beneficiary at any time presently or in the future.

## 2. Scope and Duration

- 2.1. Mukhya Mantri Shehri Awas Yojana (MMSAY) will be implemented from the year 2023-24 to 2024-25.
- 2.2. The objectives of the scheme will be achieved by:
  - 2.2.1. Providing a 30 sq. yd. plot with financial assistance to all eligible families/ beneficiaries to facilitate the construction of a dwelling unit.
  - 2.2.2. Facilitating the identified eligible families/ beneficiaries to build 350 sq. ft. /425 sq. ft. carpet area duplex (double storey) flat on 30 sq. yd. provided under this policy as per the demand.
- 2.3. The Scheme will be implemented as a state-sponsored scheme with the exception of converging with Beneficiary Led Construction (BLC), one of the verticals of Pradhan Mantri Awas Yojana Urban (PMAY (U)).
- 2.4. The scheme will only cover those families below the poverty line i.e., families whose income is upto Rs. 1,80,000 per annum and registered in the demand survey through DHFA web portal from 13.09.2023 to 19.10.2023 and from 05.01.2024 to 19.01.2024, especially for Ghumantu Jati. However, DHFA reserves the right to re-open the web portal for the demand survey.
- 2.5. Families belonging to Ghumantu Jati will be given preference to ensure inclusivity and equitable access to affordable housing.

## 3. Coverage Area

- 3.1. All notified 88 municipal areas shall be eligible for coverage under the scheme.
- 3.2. The scheme will provide a 30 sq. yd. plot in a layout with basic internal infrastructure like water, sanitation, sewerage, road, and electricity to all eligible beneficiaries in 88 municipal areas except Gurugram, Panchkula, Faridabad and Sonapat.
- 3.3. Eligible beneficiaries in 84 municipal areas will be eligible to build duplex (double storey) flat of 350 sq. ft./425 sq. ft. carpet area on 30 sq. yd. plot.
- 3.4. The beneficiaries will be given a pre-approved building plan of the dwelling unit for purposes that include ease of getting approval from ULBs and ease of construction. All houses built under the scheme should essentially have toilet facility.
- 3.5. Financial assistance will be facilitated through MMSAY in the form of grants by the government/s and low-interest loans from Nationalised Banks, Commercial Banks, Housing Finance Companies, Microfinance Institutions, etc., depending on the beneficiary's financial capacity.
- 3.6. The dwelling units constructed under the scheme should be in the joint name of the male head of the household and his wife, and only in cases where there is no adult female member in the family, the house can be in the name of a male member of the household and vice versa. The inclusion of the name of the female head of the household shall be ensured by a valid registered title/ ownership document(s).

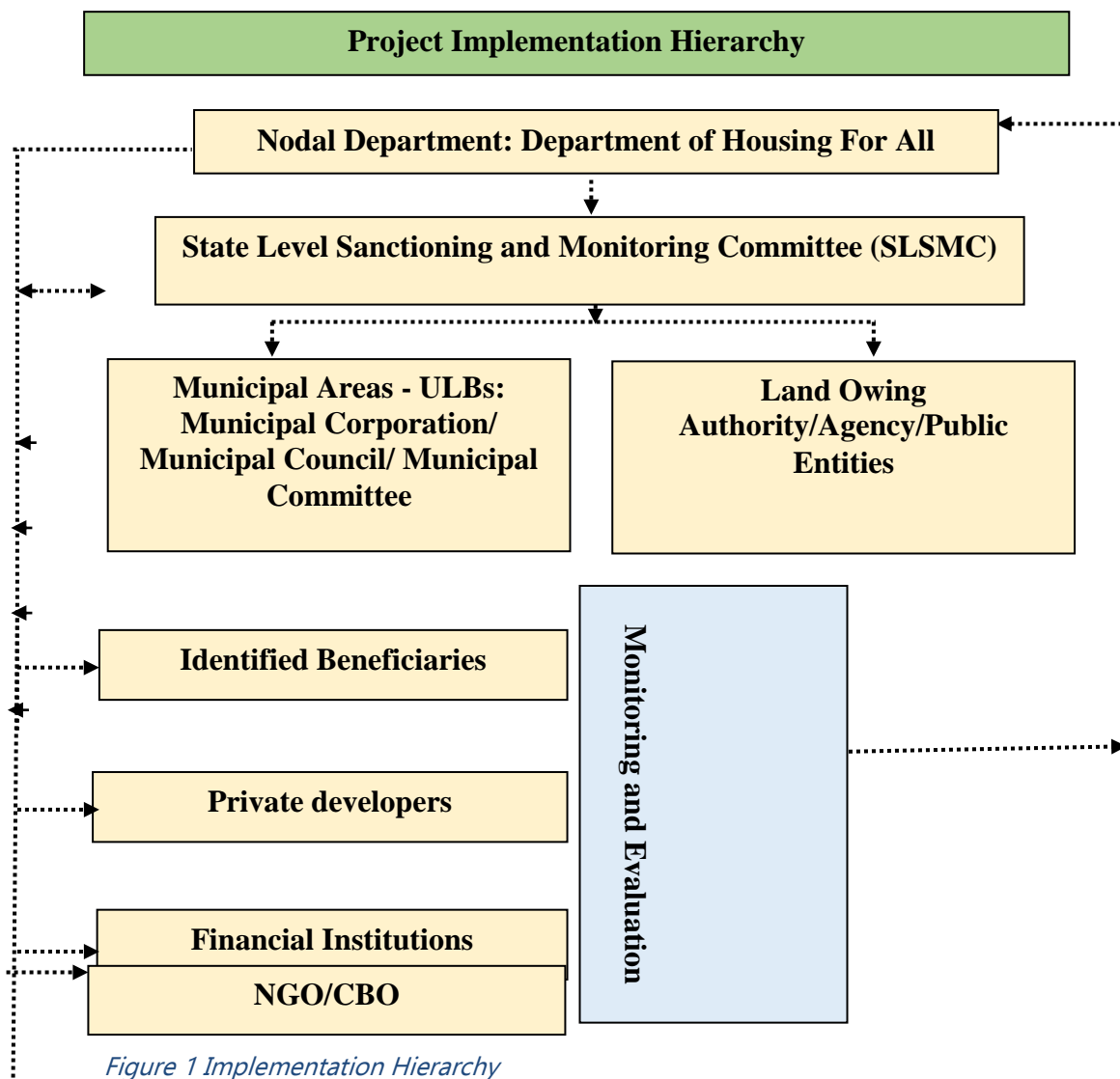
## 4. Eligibility Criteria

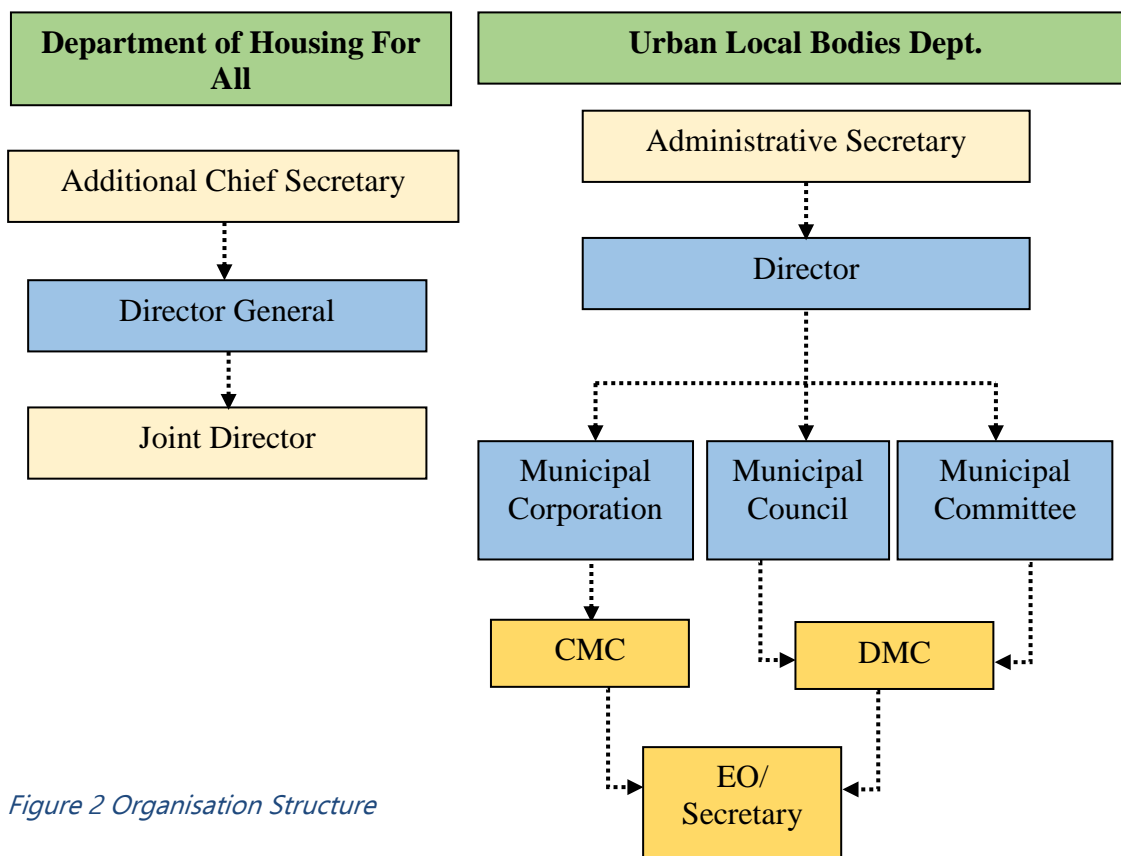
- 4.1. Beneficiary should have annual family income of upto Rs. 1.80 lakh as verified in the family information data repository i.e., PPP (Parivar Pehchan Patra).
- 4.2. Beneficiary family should not own a pucca house either in his/her name or in the name of any member of his/her family in Haryana.
- 4.3. Beneficiaries who have previously received benefits from PMAY (U) are not eligible to receive benefits under MMSAY.
- 4.4. In the first phase, only applicants who registered in the on-time demand survey through the web portal conducted from 13.09.2023 to 19.10.2023 and from 05.01.2024 to 19.01.2024, especially for Ghumantu Jati are eligible for the scheme.

- 4.5. Beneficiary should have a Parivar Pehchan Patra (PPP) ID and annual income less than the limits specified for availing benefits under the scheme by the Government.

5. Institutional mechanism

5.1. Implementation Hierarchy:



**5.2. Organisational Structure:***Figure 2 Organisation Structure***5.3. State-Level Sanctioning and Monitoring Committee (SLSMC)**

The following Committees to be constituted to ensure that all the aims, objectives and parameters laid down in this scheme are implemented by adopting a consultative mechanism at the Urban Local Bodies level:

Sr. No.	Designation	Function
1.	Additional Chief Secretary of Government of Haryana, Department of Housing For All, Haryana	Chairman
2.	Director General, Department of Housing For All, Haryana	Member-Secretary
3.	Director General, Urban Local Bodies, Haryana	Member
4.	Director General, Town & Country Planning Department, Haryana	Member
5.	Chief Administrator, Haryana Shehri Vikas Pradhikaran, Haryana.	Member
6.	Commissioner Municipal Corporation/District Municipal Commissioner, Urban Local Bodies, Haryana.	Member
7.	District Town Planner, Town and Country Planning Department	Member
8.	Concerned Executive Engineer, Urban Local Bodies Department, Haryana.	Member

The functions and powers of the State Level Sanctioning and Monitoring Committee (SLSMC) will be as follows:

- i. To finalise specific projects under this scheme.
- ii. Identification of land in municipal areas for housing projects.
- iii. Decide and/or guide to resolve issues related to Housing for All with reference to the process of master planning, town planning, land use planning and land revenue disputes.
- iv. Resolve issues and provide interpretation of any provisions of this policy.
- v. Resolve inter-departmental issues that may arise from time to time.
- vi. Resolve issues with reference to the implementation of the scheme in municipal areas.
- vii. To form any sub-committee (s) for the purpose of review/monitoring of the scheme or any aspect of the scheme.
- viii. Approving additional functions that are deemed necessary for the successful implementation of the scheme.
- ix. Address issues and challenges hindering the smooth implementation of housing projects.

## **6. Demand assessment and allotment process/ implementation strategy**

### **6.1. Demand Assessment Survey Methodology**

- 6.1.1. An online demand survey was conducted through DHFA web portal from 13.09.2023 to 19.10.2023 and from 05.01.2024 to 19.01.2024, especially for Ghumantu Jati, focuses on accuracy, transparency, and complete coverage to ensure no deserving beneficiary is left out.
- 6.1.2. Applicants were requested to provide their PPP ID on the survey web portal in a mandatory field to link the applicant data to their PPP ID and check the eligibility of the applicant.
- 6.1.3. In addition, beneficiaries were required to select a plot or flat that aligns with their specific needs and preferences as part of the web survey registration process.
- 6.1.4. As part of the web survey registration process, beneficiaries were prompted to indicate their preferred EMI payment capacity, choosing from options such as Rs. 1000, Rs. 2000, Rs. 3000, Rs. 4000, or Rs. 5000. Additionally, during the survey, beneficiaries were also asked about their down payment capacity, with options ranging from Rs. 25,000, Rs. 50,000, Rs. 75,000, to Rs. 1 lakh. This comprehensive information gathering assists DHFA in understanding the diverse financial capacities and requirements of the beneficiaries.
- 6.1.5. Following the conclusion of the survey, beneficiaries were notified of their successful registration through SMS sent to their registered mobile number, confirming their status in the policy.

### **6.2. Procedure for Identification of Beneficiaries and Allotment of plot**

- 6.2.1. Eligible beneficiaries will be asked to express and register their interest by paying a registration amount of Rs. 10,000/- for plot/flat.
- 6.2.2. DHFA will verify the eligibility of the applicants post registration. After draw of plots successful applicants will be asked to pay Rs. 10,000/- of 2nd instalment within 2 months of issuance of provisional allotment letter and Rs. 80,000/- in monthly instalments in three years from the date of issue of the Letter of Intent (LoI).
- 6.2.3. The plot will be allocated to the beneficiary at the town/city selected by him at the time of demand survey at Rs. 1,00,000 only. However, its location in a specific city will be finalised at the time of the registration.
- 6.2.4. After registration, the beneficiary will be allotted a plot/flat from the layout of the municipal town where the beneficiary has applied.



6.2.5. Eligible beneficiaries for affordable plots will be allotted based on the parameters in the following order after verification:

6.2.5.1. Applicants belonging to the Ghumantu Jati.

6.2.5.2. Applicants who are widows with children.

6.2.5.3. Applicants belonging to Scheduled Castes (SC) with a family size of 4 or above.

6.2.5.4. Applicants with a family size of 4 or above graded by family income as mentioned in PPP.

6.2.5.5. Allotment of remaining affordable plots will be allotted to the remaining applicants.

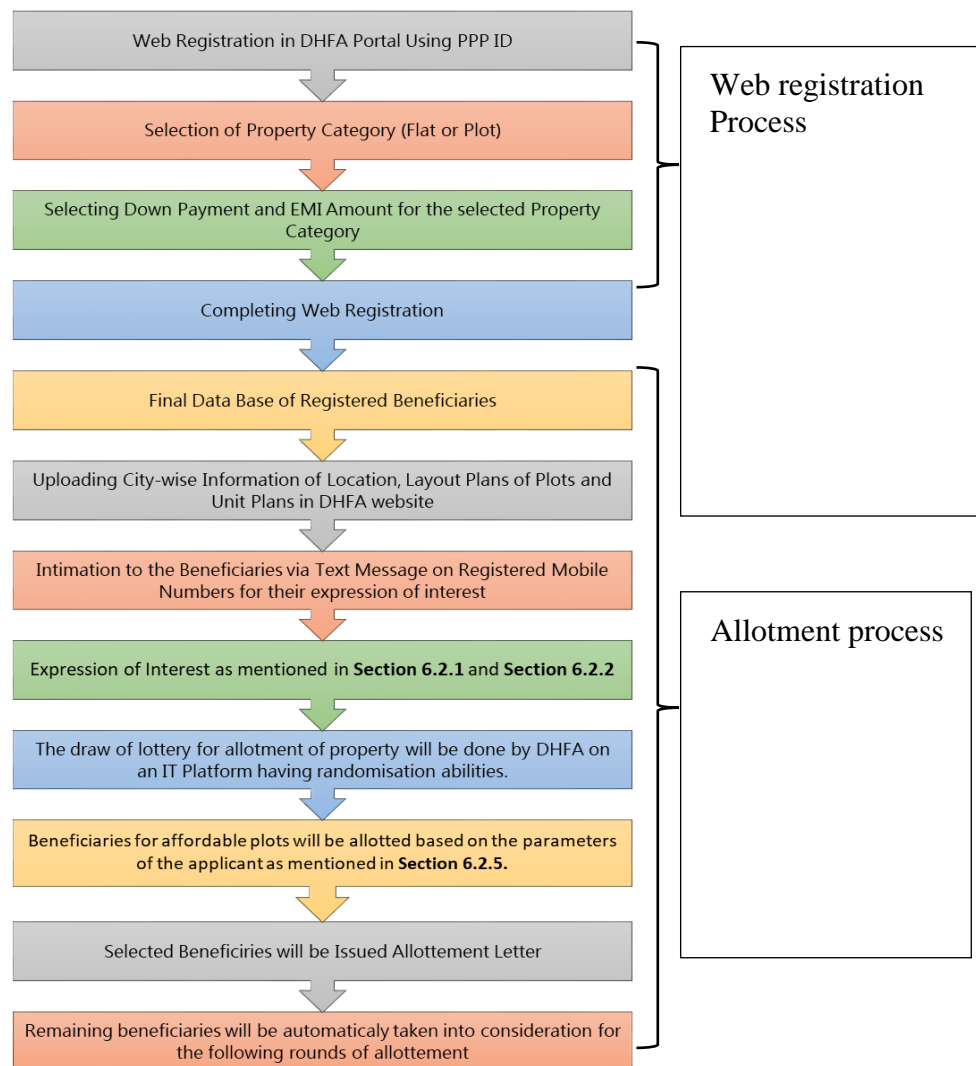


Figure 3 Flow Chart for Registration of Applicants and Allotment of Affordable Plots

The Standard Operating Procedure for the draw to allot the affordable plots will be as mentioned below:

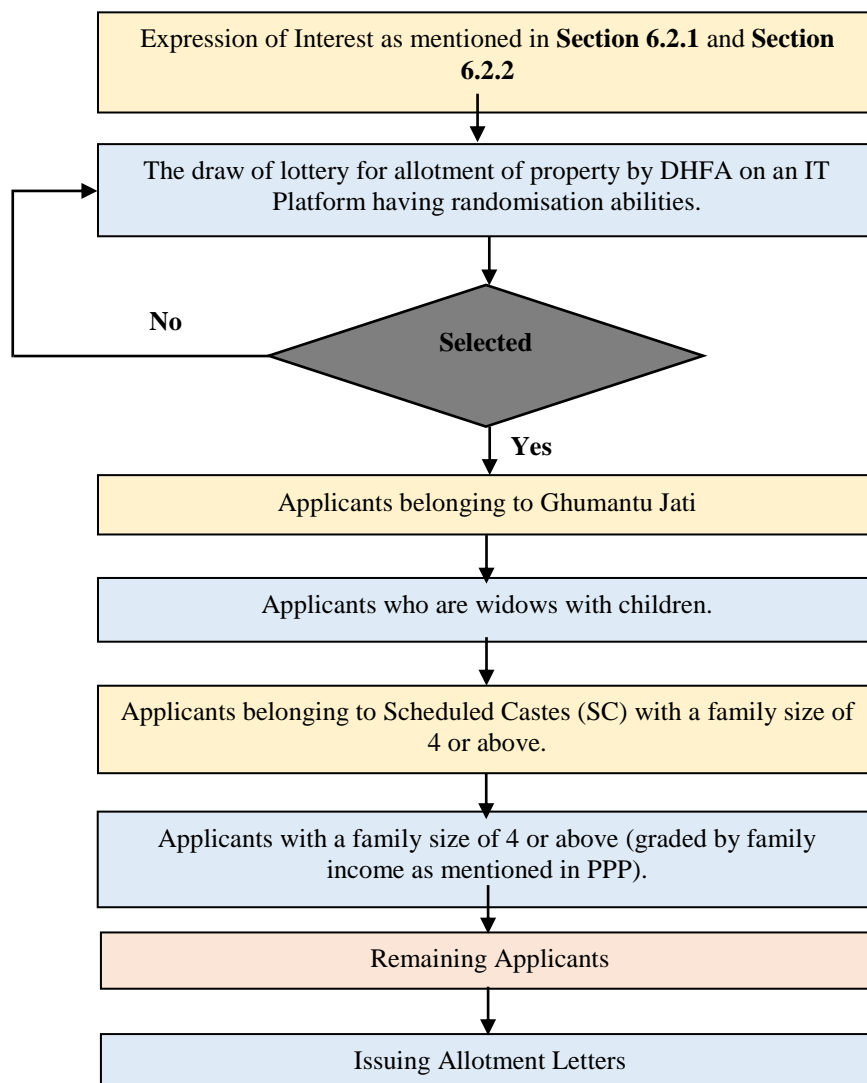


Figure 4 Standard Operating Procedure for the draw to allot the affordable plots.

6.2.6 Verification of eligibility will be undertaken before the draw of lots to determine eligibility.

6.2.7 After the draw, the beneficiaries will be allotted plots and an allotment letter will be issued. The allotment of units shall be made under the supervision of DHFA.

## 7. Land Availability and Ownership

7.1. The Government shall make land available for allotment of plots in layout and construction of dwelling units in a layout, along with basic civic infrastructure like water, electricity, storm water drains, sanitation, sewerage, and internal roads.

7.2. However, the provision of land for the scheme is subject to government ownership and availability of land.

## 8. Affordable Plots: Implementation Strategy

In line with the policy objective of providing affordable housing to the needy EWS families in municipal areas, the following strategy mandates will be implemented for the provision of Affordable Plots:

8.1. Government Land for the projects to be taken up under this scheme shall be provided.

8.2. Internal and external development works will be done by government implementation agency nominated by DHFA. The DHFA will give the concerned agency approved layout designs for the execution of development works.

- 8.3. The DHFA will give beneficiaries pre-approved building plans.
- 8.4. The State Government will give ₹1 lakh per dwelling unit per plot to the Implementing Agency as Internal Development Charges for providing infrastructure in layout.
- 8.5. Beneficiaries will be given incentives, as mentioned in **Section 8.2**.
- 8.6. Beneficiaries who have received an allotment letter are required to start the construction within 12 months and construct their dwelling unit up to the lintel level or roof level within 24 months from the date of issuing the allotment letter.
- 8.7. If the construction is not completed within the given time frame, DHFA shall have the right to take back the property from the beneficiary and add it to the pool for the next round of allotment.
- 8.8. The ownership of the dwelling unit will be transferred to the eligible beneficiaries as mentioned in **Section 8.1.7**.

### **8.1. Affordable Plots: Financial Model**

- 8.1.1. The State government through DHFA will provide land.
- 8.1.2. The State government will bear the cost of developing internal infrastructure in layout.
- 8.1.3. The MMSAY will offer financial assistance to registered beneficiaries to the extent of ₹1.5 lakh to facilitate the construction of their houses through Beneficiary Led Construction (BLC), one of the verticals of Pradhan Mantri Awas Yojana Urban (PMAY-U).
- 8.1.4. The State Government will give ₹1 lakh each per dwelling unit to the Implementing Agency as Internal Development Charges for providing infrastructure in layout.
- 8.1.5. The price of affordable Plot will be Rs. 1,00,000, subject to increase/decrease from time to time as determined by the State Government/ Department of Housing For All.
- 8.1.6. Beneficiaries who wish to avail additional financial assistance up to Rs.6,00,000/- offered by MMSAY in the form of low-interest loans from nationalized banks, housing finance companies, and microfinance institutions, should provide all the required documents to ensure successful sanction of the loan.
- 8.1.7. The beneficiary will be given a free-sale deed of the plot only upon payment of the entire loan amount (Principal and interest). The minimum lock-in period for the transfer of ownership will be 10 years from the date of issuing the allotment letter. However, the beneficiary can sell the dwelling unit in the open market after 3 years from the date of issuing the allotment letter by returning the government subsidies (Capital and Interest) with interest to DHFA on a graded scale as provided in the Annexure.

### **8.2. Affordable Plots: Beneficiary Incentives**

MMSAY will also provide the following incentives to the beneficiaries:

- 8.2.1. The building approval charges, development charges and the betterment levy will not be charged to the beneficiaries of MMSAY.
- 8.2.2. The registration (Conveyance Deed) fee of the plot will be only Rs. 500/-
- 8.2.3. The charges for water and sewerage connections will be waived off at the time of application by the appropriate authority.
- 8.2.4. Beneficiaries of MMSAY will not need a Completion Certificate from the Local Authority. However, they will be required to intimate the local authority after completion of construction on the plot.
- 8.2.5. Beneficiaries will be facilitated by DHFA to avail additional financial assistance up to Rs. 6,00,000/- offered by MMSAY in the form of low-interest loans from nationalized banks, housing finance companies, and microfinance institutions, etc., to complete the construction of a dwelling unit, depending on the financial capacity of the beneficiaries.
- 8.2.6. Beneficiaries who availed housing loans through DHFA will receive interest subvention from the state government on their EMIs. These benefits are as mentioned:
  - (a) State Government will pay the total interest amount for first two years.
  - (b) State Government will pay upto Rs. 35,000/- of the total interest amount in third year.
  - (c) State Government will pay upto Rs. 25,000/- of the total interest amount in fourth year.
  - (d) State Government will pay upto Rs. 10,000/- of the total interest amount in fifth year.

**8.3. Affordable Plots: Convergence with Other Schemes**

8.3.1. This housing policy seamlessly integrates with central initiatives, notably PMAY (U), aligning with national guidelines for affordable housing as mentioned in **Section 8.1.3**. This convergence enhances financial assistance, ensures adherence to central policies, and streamlines data integration for efficient implementation. The policy will be open to continuous adaptation, staying synchronised with evolving central schemes/policies/ guidelines to ensure the objectives and maximise the impact of this policy.

**9. Roles and Responsibilities of concerned stakeholders**

The following are the concerned stakeholders:

- Nodal Agency-DHFA
- Implementing agency-Urban Local Bodies
- Land Owning Authorities/ Agencies/ Public Entities - HSVP/ULB/HBH
- Financial Institutions - Nationalised Banks, Housing Finance Companies, Micro-Finance Institutions and other similar institutions.
- Beneficiaries

**9.1 Department of Housing For All**

*The Department of Housing For All, Haryana (DHFA), will act as the Nodal Department for the implementation of MMSAY.*

The responsibilities of the Department of Housing for all will be as follows:

- 9.1.1 Work closely with other stakeholders, such as Haryana Shehri Vikas Pradhikaran, Urban Local Bodies, etc., to ensure seamless coordination and implementation of the MMSAY at the local level.
- 9.1.2 Conduct assessments to identify suitable land for housing projects as per the demand received through the web portal.
- 9.1.3 Empanelment of construction agencies in consultation with National Buildings Construction Corporation (NBCC) for the implementation of MMSAY.
- 9.1.4 Ensure mechanism for transparent selection of beneficiaries.
- 9.1.5 Collaborate with ULBs/HSVP to ensure the availability of infrastructure and amenities in the identified areas.
- 9.1.6 Allocate, disburse funds and oversee the disbursement of subsidies to eligible beneficiaries for the implementation of MMSAY in collaboration with the state government.
- 9.1.7 Conduct regular audits to ensure compliance with the policy and address discrepancies, if any.
- 9.1.8 Provide training and capacity-building programs for ULB officials involved in MMSAY implementation.
- 9.1.9 Publicity of the scheme to make the public aware of the MMSAY.
- 9.1.10 To redress and resolve any disputes or conflicts that may arise during the implementation of MMSAY.
- 9.1.11 Identification and accumulation of developed land required to meet the housing demand from land owning agencies in coordination with SLSCM.
- 9.1.12 Creation of funds from the government as budgetary allocations/any other suitable means for the implementation of MMSAY.
- 9.1.13 Establish a mechanism for grievance redressal and resolution at the district level.

**9.2 Roles and Responsibilities of the Urban Local Body**

*The Municipal Corporation/ Municipal Council/ Municipal Committee will act as the implementing agency for MMSAY.*

The responsibilities of the Municipal Corporation/ Municipal Council/ Municipal Committee will be as follows:

- 9.2.1. Execute the MMSAY at the local level and ensure that the policy objectives are met within the municipal jurisdiction under the guidance of DHFA.
- 9.2.2. Collaborate with the Department of Housing for All (DHFA) for the smooth implementation of MMSAY.
- 9.2.3. Provide necessary information to DHFA for land identification, subsidy distribution, and other relevant aspects.
- 9.2.4. Ensure the necessary infrastructure and amenities are developed in the identified areas under their jurisdiction to support housing projects.

- 9.2.5. Conduct a due diligence with respect to the beneficiaries.
- 9.2.6. Offer help desk services to register with all supportive documents.
- 9.2.7. Appoint a nodal officer for coordination of various activities of the Project with DHFA, Banks, beneficiaries and other stakeholders.
- 9.2.8. Promote practices under post-occupancy operations and maintenance of housing units and neighbourhoods to ensure the residents' improved quality of life.

### **9.3 Land Owning Authorities/Agencies/Public Entities**

*Land owned by The Haryana Shehri Vikas Pradhikaran, Housing Board Haryana, Municipal Corporations/ Councils/Committees, and other public entities may be used under this policy.*

The responsibilities of Land-Owning Authorities/ Agencies/ Public Entities will be as follows:

- 9.3.1. Identify and earmark suitable land parcels for housing projects in consultation with the Department of Housing for All (DHFA) and relevant authorities.
- 9.3.2. Plan and execute necessary infrastructure development projects, such as roads, water supply, sewage, storm water drains, and electricity, to support the housing initiatives under MMAY.
- 9.3.3. Collaborate with municipal bodies and other concerned agencies for the integrated development of infrastructure.
- 9.3.4. Collaborate with DHFA and Urban Local Bodies (ULBs) to implement MMSAY effectively.

### **9.4 Financial Institutions**

*State Level Bankers' Committee and financial institutes such as National Banks, Commercial Banks, Housing Finance Companies, etc.*

*The responsibilities of Financial Institutions will be as follows:*

- 9.4.1. State Level Bankers' Committee (SLBC) will act as a nodal agency to facilitate home loans to the identified beneficiaries from Nationalised Banks and Commercial Banks.
- 9.4.2. In addition, DHFA will facilitate the beneficiaries in availing home loans from Housing Finance Companies (HFCs).

### **9.5 Implementation Roles and Responsibilities of the Beneficiaries**

- 9.5.1. Beneficiary family must take the responsibility of getting construction done.
- 9.5.2. Beneficiary must provide a self-attested declaration at the time of registration.

## **10. Monitoring and Evaluation of Projects**

- 10.1. Inventory of the houses: The ULB shall update the inventory of houses constructed under the scheme, giving details of the date of start and end date of construction of dwelling units, name of the city, and other relevant particulars.
- 10.2. Social audits shall be conducted during the entire project cycle.

## **11. Grievance Redressal Mechanism**

- 11.1. Beneficiaries or stakeholders may submit grievances through a designated online portal, helpline, or physical submission at relevant district offices.
- 11.2. A grievance redressal Cell will be created at the district level.
- 11.3. Periodic public hearings may be conducted to address grievances directly, allowing beneficiaries to present their concerns and seek resolutions in a transparent manner.
- 11.4. If the grievance remains unresolved at the district level, it can be escalated to the Director General, DHFA, for further review. The decision taken by the Director General will be final.
- 11.5. On receipt of written request for refund from applicant/allottee before possession the entire amount (principal) without levying any penalty/charges will be refunded.
- 11.6. In the event of death of a beneficiary after allotment, the allotment will be transferred in the name of his/her legal heir upon producing death Certificate of the deceased beneficiary to be issued by the competent authority. If there are more than one legal heirs, a letter of consent/NOC from the legal heirs that the plot can be allotted to a particular legal heir (except in case of wife/husband of the deceased beneficiary) is required.

The 20th September, 2024.

MOHAMMED SHAYIN,  
Commissioner & Secretary to Government Haryana,  
Department of Housing For All.

## ANNEXURE

Graded scale for returning subsidy and interest subvention by the beneficiary

Amount in Rupees			
Sr. No.	Year	Subsidy (1)	Interest Subvention (2)
1	After 3 years	1,50,000	Interest Subvention paid by the State Government + 35,000
2	After 4 years	1,50,000	Interest Subvention paid by the State Government + 35,000 +25,000
3	After 5 years	1,50,000	Interest Subvention paid by the State Government + 35,000 +25,000 + 10,000
4	After 5+n years	1,50,000	Total Interest Subvention
Total		Total Amount to be paid by the beneficiary = (1) + (2)	

\*n=number of years